

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of California**

**Robert T Matsui United States Courthouse**  
**501 I Street, Suite 3-200**  
**Sacramento, CA 95814**

(916) 930-4400  
 www.caeb.uscourts.gov  
 M-F 9:00 AM – 4:00 PM



**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

**The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/13/13.**

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court.**  
**See Reverse Side For Important Explanations.**

**Case Number: 13-26587 – C – 13C**

**Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s)/Complete EIN, and Address(es):**

**Tony Latrel Lyles**  
 xxx-xx-7931

10405 Danichris Way  
 Elk Grove, CA 95757

**Gladys Marie Lyles**  
 xxx-xx-6318

10405 Danichris Way  
 Elk Grove, CA 95757

**Debtor's Attorney:** W. Scott de Bie  
 P.O. Box 981444  
 West Sacramento, CA 95798

**Telephone Number:** 916-442-4545

**Trustee:** David Cusick  
 PO Box 1858  
 Sacramento, CA 95812-1858

**Telephone Number:** 916-856-8000

**MEETING OF CREDITORS**

**Location:** Robert T Matsui United States Courthouse, 501 I Street, Room 7-A, 7th Floor, Sacramento, CA

**Date & Time:** 6/13/13 09:00 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

**Deadlines** – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

**For all creditors (except a governmental unit): 9/11/13 For a governmental unit: 11/11/13**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 08/12/2013**

**Deadline to Object to Exemptions:** Thirty (30) days after the conclusion of the meeting of creditors.

**Creditor with a Foreign Address:** A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Filing of Plan, Deadline for Filing Objections, Hearing on Confirmation of Plan**

The debtor has filed a plan. A copy of the plan is enclosed. Objections to the confirmation of this plan must be filed and served by 06/20/2013. An objection shall state with particularity the grounds therefor, be supported by evidence, and be accompanied by a notice of the confirmation hearing on 07/16/2013 at 02:00 PM in Courtroom 33, 6th Floor, at the Robert T Matsui United States Courthouse, 501 I Street, Sacramento, CA. The objection and notice of hearing must be served on the debtor, the debtor's attorney, if any, and the bankruptcy trustee. If a timely objection is not filed and served, no confirmation hearing will be conducted unless the court orders otherwise.

**Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Dated:**  
 5/16/13

**For the Court,**  
 Wayne Blackwelder, Clerk

## EXPLANATIONS

### Filing of Chapter 13 Bankruptcy Case

A bankruptcy case under chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan will be sent to you later, and you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business unless the court orders otherwise.

### Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.

### Creditors Generally May Not Take Certain Actions

Prohibited collection actions are listed in Bankruptcy Code §362 and §1201. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.

### Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. *Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.*

### Claims

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim with attachments may be filed electronically in all cases by completing the online B10 Proof of Claim form at <https://ecf.caeb.uscourts.gov/cgi-bin/autoFilingClaims.pl> on the bankruptcy court's web site. A username or password is not required to file an electronic claim. Instructions can be found at <http://www.caeb.uscourts.gov/ElectronicClaims.aspx>. Alternatively, Official Form B10, the official form prescribed for a Proof of Claim, may be printed and filed with the Clerk. Official Form B10 is available on the bankruptcy court's web site at <http://www.caeb.uscourts.gov/documents/Forms/Official/B10.pdf> and may be obtained at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*

### Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.

### Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

### Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.

### Creditor with a Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---